

### **Abstract**

- A prepaid cash card with no information about the owner and carrying at least the following information: a unique card identification number in both visible (i.e., humanly readable) and encoded forms, and an encoded unique personal identification number
- 5 (PIN) for the card owner. A printed receipt issued with the card displays the PIN in visible form. To initiate a transaction the user must give both the card identification number and the PIN.